

## UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF MISSISSIPPI  
ABERDEEN DIVISION

In re: DEREK NICHOLS

Case No.: 23-12636-JDW

Debtor(s)

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Locke D. Barkley, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/28/2023.
- 2) The plan was confirmed on 11/09/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/08/2024.
- 5) The case was dismissed on 04/04/2024.
- 6) Number of months from filing or conversion to last payment: 3.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 97,075.00.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$672.00
Less amount refunded to debtor:	\$.00

**NET RECEIPTS:** \$672.00**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$450.80
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$47.04
Other:	\$.00

**TOTAL EXPENSES OF ADMINISTRATION:** \$497.84

Attorney fees paid and disclosed by debtor: \$387.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
ACIMA CREDIT LLC	Secured	1,300.00	NA	NA	.00	.00
ADVANCE AMERICA	Secured	NA	NA	NA	.00	.00
ADVANCE AMERICA	Unsecured	1,000.00	NA	NA	.00	.00
BANK OF HOLLY SPRINGS	Secured	30,000.00	31,356.91	31,356.91	.00	.00
BANK OF HOLLY SPRINGS	Secured	NA	NA	NA	.00	.00
BANK OF HOLLY SPRINGS	Secured	NA	897.08	897.08	32.34	.00
FAMILY CHOICE	Secured	1,800.00	1,454.11	1,454.11	.00	.00
FAMILY CHOICE	Secured	NA	NA	NA	.00	.00
FIDELITY NATIONAL LOANS	Secured	2,200.00	1,182.00	1,182.00	.00	.00
HEIGHTS FINANCE DBA FIRST HERITAGE	Secured	2,800.00	NA	NA	.00	.00
JAMES P FORTUNE	Secured	NA	NA	NA	.00	.00
LENDMARK FINANCIAL SERV	Secured	NA	NA	NA	.00	.00
LENDMARK FINANCIAL SERVICES	Secured	5,000.00	5,989.79	3,917.00	125.06	16.76

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LENDMARK FINANCIAL SERVICES	Unsecured	NA	2,072.79	2,072.79	.00	.00
MARSHALL COUNTY CHANCERY CLERK	Secured	NA	NA	NA	.00	.00
MARSHALL COUNTY TAX COLLECTOR	Secured	NA	NA	NA	.00	.00
TOWER LOAN OF HOLLY SPRINGS	Secured	2,400.00	2,249.08	2,249.08	.00	.00

**Summary of Disbursements to Creditors:**

**Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	31,356.91	.00	.00
Mortgage Arrearage:	897.08	32.34	.00
Debt Secured by Vehicle:	3,917.00	125.06	16.76
All Other Secured:	4,885.19	.00	.00

**TOTAL SECURED:** 41,056.18 157.40 16.76

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00

**TOTAL PRIORITY:** .00 .00 .00

**GENERAL UNSECURED PAYMENTS:** 2,072.79 .00 .00

**Disbursements:**

Expenses of Administration:	\$497.84
Disbursements to Creditors:	\$174.16

**TOTAL DISBURSEMENTS:** \$672.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 04/30/2024

By: /s/Locke D. Barkley  
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.